



PATENT APPLICATION NO.: 09/518,948
ATTORNEY DOCKET NO.: 72167.000141

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/518,948 Confirmation No.: 8859
Applicant : Fred SLAVIN, et al.
Filed : March 6, 2000
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT
AND PAYMENT SYSTEM AND METHOD THEREFOR
TC/Art Unit : 3691
Examiner: : Stefanos Karmis

Docket No. : 72167.000141
Customer No. : **21967**

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

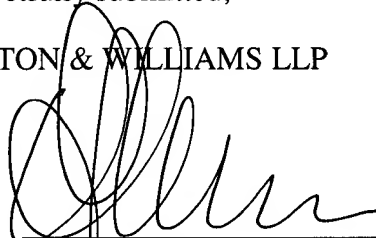
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), the Patent Office is authorized to charge the amount of \$180.00 as set forth in § 1.17(p) to Deposit Account No. 50-0206. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: August 24, 2007

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/518,948
		Filing Date	March 6, 2000
		First Named Inventor	Fred SLAVIN, et al.
		Art Unit	3691
		Examiner Name	Stefanos Karmis
Sheet	1 of 18	Attorney Docket Number	72167.000141

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0018739	08-30-2001	Anderson et al.	
	2.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	3.	US 2001/0047334	11-29-2001	Nappe et al.	
	4.	US 2001/0047489	11-29-2001	Ito et al.	
	5.	US 20010032139	10-18-2001	Debonnet, Jr.	
	6.	US 2002/0012445	01-31-2002	Perry	
	7.	US 2002/0013728	01-31-2002	Wilkman	
	8.	US 2002/0023055	02-21-2002	Antognini , et al.	
	9.	US 2002/0026394	02-28-2002	Savage et al.	
	10.	US 2002/0038363	03-28-2002	MacLean	
	11.	US 2002/0052842	05-02-2002	Schuba et al.	
	12.	US 2002/0055907	05-09-2002	Pater, et al.	
	13.	US 2002/0069134	06-06-2002	Solomon	
	14.	US 2002/0072976	06-13-2002	Virtanen, et al.	
	15.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	16.	US 2002/0087468	07-04-2002	Ganesan et al.	
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	18.	US 2002/0091635	07-11-2002	Dilip et al.	
	19.	US 2002/0107770	08-08-2002	Meyer et al.	
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	23.	US 2002/0170966	11-21-2002	Hannigan et al.	
	24.	US 2002/0184151	12-05-2002	Maloney	
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	25.	US 2002/0194096	12-19-2002	Falcone et al.	
	26.	US 2002/0198817	12-26-2002	Dhir	
	27.	US 2002/0199182	12-26-2002	Whitehead	
	28.	US 2002/0178071	11-28-2002	Walker et al.	
	29.	US 2003/0018557	01-23-2003	Gilbert et al.	
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	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0110442	06-12-2003	Battle	
	35.	US 2003/0120686	06-26-2003	Kim, et al.	
	36.	US 2003/0187789	10-02-2003	Karas, et al.	
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	47.	US 2005/0177480	08-11-2005	Huang	
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	50.	US 4205780	06-03-1980	Burns, Emmett	
	51.	US 4264808	04-28-1981	Owens, et al.	
	52.	US 4321672	03-23-1982	Braun, et al.	
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	56.	US 4672377	06-09-1987	Murphy	
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	58.	US 4752877	06-21-1988	Roberts et al.	
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	61.	US 4812628	03-14-1989	Boston	
	62.	US 4823264	04-18-1989	Deming	
	63.	US 4931793	06-05-1990	Fuhrmann et al.	
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	66.	US 4988849	01-29-1991	Sasaki	
	67.	US 4992646	02-12-1991	Collin	
	68.	US 5023904	06-11-1991	Kaplan	
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	72.	US 5111395	05-05-1992	Smith	
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	76.	US 5175682	12-29-1992	Higashiyama	
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	81.	US 5237159	08-17-1993	Stephens	
	82.	US 5265007	11-23-1993	Barnhard, Jr., et al.	
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	96.	US 5412190	05-02-1995	Kopesec	

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	97.	US 5424938	06-13-1995	Wagner	
	98.	US 5430644	04-04-1995	Deaton et al.	
	99.	US 5432506	07-11-1995	Chapman	
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	104.	US 5465206	11-07-1995	Hilt et al.	
	105.	US 5477040	12-19-1995	Lalonde, Michael	
	106.	US 5479494	12-26-1995	Clitherow	
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	122.	US 5568489	10-22-1996	Yien	
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	144.	US 5679938	10-12-1997	Templeton	

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	145.	US 5679940	10-21-1997	Templeton	
	146.	US 5687250	11-11-1997	Curley, et al.	
	147.	US 5692132	11-25-1997	Hogan	
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	149.	US 5703344	12-30-1997	Bezy et al.	
	150.	US 5704044	12-30-1997	Tarter et al.	
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	158.	US 5748780	05-05-1998	Stolfo	
	159.	US 5751842	05-12-1998	Eccles	
	160.	US 5757917	05-26-1998	Rose et al.	
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	169.	US 5819238	10-06-1998	Fernholz	
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	172.	US 5832447	11-03-1998	Rieker	
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	180.	US 5852812	12-22-1998	Reeder	
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	193.	US 5910896	06-08-1999	Hahn-Carlson	
	194.	US 5910988	06-08-1999	Ballard	
	195.	US 5917965	06-29-1999	Cahill et al	
	196.	US 5920847	07-06-1999	Kolling et al.	
	197.	US 5930778	07-27-1999	Geer	
	198.	US 5940811	08-17-1999	Norris	
	199.	US 5940844	08-17-1999	Cahill et al.	
	200.	US 5943656	08-24-1999	Crooks	
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	202.	US 5956700	09-21-1999	Landry	
	203.	US 5963659	10-05-1999	Cahill et al.	
	204.	US 5963925	10-05-1999	Kolling et al.	
	205.	US 5966698	10-12-1999	Pollin	
	206.	US 5978780	11-02-1999	Watson	
	207.	US 5987435	11-16-1999	Weiss et al.	
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	211.	US 6000832	12-14-1999	Franklin et al.	
	212.	US 6003762	11-21-1999	Hayashida	
	213.	US 6006208	12-21-1999	Forst et al.	
	214.	US 6009442	12-28-1999	Chen et al.	
	215.	US 6014636	01-11-2000	Reeder	
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